

I. L. MOORE, T. CLAY MOORE
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PHONE Office, Main 2093.

T. CLAY MOORE & CO.

Real Estate and Loan Agents, Renting, Buying and selling Property a Specialty.

418 CEDAR STREET,
WITH
E. B. CARNEY, THE TAILOR.

NASHVILLE, TENN.

Louisville & Nashville R. R.

New Union Station. City Ticket Office, 284 Fourth ave., North. Telephone Main 708.

Leaves	Arrives
Louisville & Cincinnati.....	3:47am
Louisville & Cincinnati.....	7:35am
Louisville & Cincinnati.....	8:00pm
Louisville & Cincinnati.....	8:35pm
Evansville & Chicago.....	12:20pm
Evansville & Chicago.....	4:05am
Evansville & Chicago.....	7:40pm
Evansville & St. Louis.....	8:07am
Evansville & St. Louis.....	2:05pm
Evansville & St. Louis.....	7:30am
Evansville & St. Louis.....	7:40pm
Birmingham, Montgomery, Mobile and New Orleans.....	2:35am
Birmingham, Montgomery, Mobile and New Orleans.....	3:37am
Birmingham, Montgomery, Mobile and New Orleans.....	8:45am
Birmingham, Montgomery, Mobile and New Orleans.....	7:25pm
Nashville & Scottsboro.....	3:10pm
Nashville & Scottsboro.....	10:15am
Nashville & Harrisville.....	5:10pm
Nashville & Harrisville.....	17:50am
Hopkinsville Accommodation.....	10:40pm
Nashville & Clarksville.....	4:15pm
Nashville & Clarksville.....	19:17am
Nashville & Decatur Accommodation.....	8:50pm
Nashville & Decatur Accommodation.....	10:10am
Columbia, Florence, Sheffeld, & Tusculum.....	8:50pm
Columbia, Florence, Sheffeld, & Tusculum.....	7:25pm
Columbia, Florence, Sheffeld, & Tusculum.....	7:40am
Columbia, Florence, Sheffeld, & Tusculum.....	8:00pm
Daily, 1 daily except Sunday.	
Train arriving at 7:45 p. m. brings connections from Tusculum and Florence.	
E. C. WALSH, W. H. L. MUSTINE, District Pass. Agent. City Ticket Agent.	

N., C. & St. L. Ry.

TICKET OFFICES

UNION STATION, BROADWAY
CITY OFFICE
In Maxwell House, Corner Church Street and 4th Ave., North.

PHONE MAIN 377

(Corrected January 12, 1908.)

Leaves—West and Northwest—Arrives	
7:00am—Memphis, Hickman, Paducah, St. Louis, connections for Centerville (1)	8:35pm
2:15pm—Paducah, Hickman, Jackson	1:32pm
5:30pm—Waverly Accommodation, 8:00am to St. Louis.	
8:00pm—"Dixie Flyer" solid train to St. Louis.	9:00am
11:30pm—Memphis and Hickman SOUTH AND EAST.	6:50am
2:24am—Chicago and Florida Limited.	3:18am
9:30am—St. Louis-Jacksonville "Dixie Flyer." Connections (1) for all branch line points.	6:55pm
12:17pm—Chicago, Jacksonville, "Dixie Flyer." Solid train. Dining cars.	8:20pm
3:30pm—Chattanooga and the East. Connections (1) for Shelbyville, Sparta, Fayetteville, Huntsville, Tracy City, South Pittsburg.	10:30am
10:00pm—Tullahoma Accommodation. Connects for Shelbyville.	12:15am
9:30pm—Chattanooga, Atlanta 6:35am Augusta and points beyond.	6:35am

LEBANON TRAINS.

7:00am—Lebanon Mixed.....	12:10pm
8:25am—Lebanon Express.....	12:10pm
10:00pm—Lebanon Accommodation.....	12:40pm
10:00pm—Lebanon Accommodation.....	12:40pm

*Daily. 1 daily except Sunday.

W. M. HUNT, C. T. A., Maxwell House.
POWELL PHILLIPS, P. A., Maxwell House.

W. L. DANLEY, G. F. A., Union Station.

TENN. CENTRAL R. R.

City Ticket Office, No. 1 Arcade,

287 FOURTH AVE., N. PHONE, MAIN 209.

Station, foot of Broad street. Effective October 13, 1908.

Depart	Arrive
Nashville to Hopkinsville.....	8:05 a. m.
Nashville to Hopkinsville.....	7:05 a. m.
Lebanon Accommodation.....	8:15 a. m.
Knoxville Day Express.....	9:35 a. m.
Knoxville Night Express.....	9:30 p. m.
Monterey Shopping Train.....	4:00 p. m.
Lebanon Accommodation.....	6:20 p. m.
Lebanon Accommodation.....	7:50 a. m.

*Daily. 1 daily except Sunday.

Train leaving Nashville at 9:55 a. m. carries day coach through to Knoxville (via Southern Railway from Harrison), connecting at Knoxville with through sleeping cars to points East and South-east.

Train leaving Nashville at 9:30 p. m. carries sleeping car to Knoxville (via Southern Railway from Harrison), connecting at Knoxville with through sleeping cars to points East and South-east.

H. W. TYSON, C. T. A.

ERIC TATUM, P. A.

THEO. A. ROUSSEAU, G. F. A.

and Mrs. Z. Boren and other friends of Farmington.

Mr. and Mrs. George Dysart, of this place spent last Sunday pleasantly with Mr. and Mrs. Jim Laws.

SPRINGFIELD NOTES.

The St. Mark Sunday-School opened last Sunday at 9 o'clock with a large attendance. The collections for the day were \$4.60. W. M. Alston, pastor.

SMYRNA NOTES.

The M. A. Society buried two of its members last week. Mr. Israel Wade who had been sick for some time died Wednesday morning.

Mr. Sam Hollins, Sr., while returning from assisting in digging the grave for the burial of Mr. Wade was kicked by an unruly mule and almost instantly killed.

Superintendent R. Smith closed his quarterly meeting here Sunday night. Mr. R. L. Perry and niece, M. L. Buchanan, attended the closing exercises of Roger Williams University Wednesday.

Mr. and Mrs. B. Rucker and Mrs. Samuella Covington were here Sunday.

Mr. Eva Perry visited relatives in Murfreesboro, Sunday.

Mr. Pleas Smith is on the sick list. Mr. Bill Brown is quite sick with dropsy.

EAGLEVILLE NOTES.

Mr. Irvin Johnson and daughter, Miss Annie B. Johnson, attended the Baptist Union Meeting at Franklin, Sunday.

Miss Willie Williams accompanied her sister, Miss Myrtle Williams as far as Nashville on her way to St. Louis.

Misses Annie and Vister Hughes, of Springfield, Tenn., are visiting their grandparents. Miss Vister will spend the summer. Miss Annie will return and teach near her home.

Mrs. P. J. McCord entertained the 18th inst at her home in honor of her niece, Miss Myrtle Williams, who has gone to reside in St. Louis. The house was beautifully decorated with cut flowers. Games and music were enjoyed until a late hour when the young men were invited into the hall where a miniature fish pond stood on a table and fished out the names of the ladies on small souvenirs and carried them to the dining-room where a two-course menu was served. Misses Myrtle Williams and Estella McCord presided at the organ. Among the out of town guests were Misses Annie and Vister Hughes and Sadie Russell.

The marriage of Miss Tom Ella Copeland and Mr. Bill Allen Fulton which was solemnized Sunday, May 23, came as quite a surprise to their friends.

Mr. and Mrs. Andrew J. Anderson were the guests of her parents, Mr. and Mrs. Nick Owens, Sunday and Monday.

SHELBYVILLE NOTES.

The public school had its closing exercises last week, closing Friday night at the Mt. Zion Baptist Church. The children showed that they had been well drilled. Hon. J. C. Napier, of Nashville, made an address to the school Friday night.

The annual sermon of the Benevolent Society was preached Sunday, at 2:30 p. m., at the First Baptist Church by Rev. F. W. Gardner, of the A. M. E. Church. The annual decoration of graves at the Mt. Ararat Cemetery took place Friday at 2:30. Speeches were made by Rev. Dr. Gardner, Hon. Wade Goslin and others. This cemetery is the property of the Benevolent Society at this place.

Dr. J. A. Jones preached a special sermon to the students of Turner College last Sunday night. It was in the nature of an annual "farewell message" to the students before they leave for their homes. A crowded house greeted the speaker, and the sermon was received with marked attention.

Dr. Jones has received an invitation from the committee to attend the great conference of Negroes in New York City to be held May 31st, and June 1st. The meeting is styled the "Conference on the Status of the American Negro." The commencement of Turner College coming off at about the same time will prevent Dr. Jones from attending.

All eyes are now turned towards commencement season of Turner Normal. It begins June 3rd and closes June 10th. The popular play, "East Lynne," will be rendered at the Auditorium on Monday night, the 7th. The drama, "Snow White," will take place on Thursday night at the college chapel, rendered by a score or more boys and girls.

Rev. M. T. Cooper, of Memphis, will preach the baccalaureate sermon Sunday, June 6th. The annual sermon will be preached at 2:30 by Rev. T. W. Hampton on the same date. Rev. N. P. Greggs, of Fayetteville, will deliver the address to the Alumni, Wednesday night, and Dr. W. Sampson Brooks, of St. Paul, Nashville, will deliver the baccalaureate address Thursday, commencement day.

Bishop H. B. Parks, D. D., will be present at the commencement. A large number from all over the state is expected.

Dr. J. A. Jones visited his family in Nashville last week.

Miss Madge Boddie spent several days with her parents in Tullahoma recently.

Two games of baseball are booked

to be pulled off on Turner Normal campus during commencement week.

HILLSBORO NOTES.

Quite a number of young people attended the Baptist meeting at Franklin Sunday.

Messrs. Joseph Dillard, Leslie Hunter and Henry Porter will leave June 10th for an Eastern trip. They will visit Boston and other important cities.

Marie Wilkie entertained the Snowball Club last Friday evening. Much merriment was afforded by the Gypsy maiden fortune teller. Next meeting with Miss A. Gaines.

Mr. Robert Stewart has returned from California after spending six months with relatives.

The Sunshine Circle held a very interesting and well-attended meeting Thursday afternoon with Mrs. James Ford.

Miss Bessie W. Mayberry, who has been attending Walden University, is spending her vacation with her parents.

Mrs. Walter Crump and children spent Sunday afternoon with Mrs. J. H. Scruggs.

The dance given by the B. O. S. Club, of which F. L. Phillips was host, was an affair of much enjoyment. The young ladies present were: Misses Kate Brown, Maud Ford, Ida Berry, Mai L. Williams, A. Beatrice and Marie Wilkie, Pinkie Walker, Lucile Couns, J. Mai Scruggs and Blanche Couns. Music rendered by Miss F. D. Mayberry.

Mrs. Ida Green, of West Boston, is visiting her mother.

Mrs. Nannie Robertson has returned to Tompson Station.

EBENEZER NOTES.

The Sunday-school opened at 9:30. Lesson reviewed by Mr. Milton Shame, superintendent of St. James Baptist Church, at Bryantown; also by Rev. George Martin. Paper read by Miss Mary Battle. The superintendent, W. B. Lusk, says the doors are open for visitors every Sunday. Come to see us. At 11:30 the Rev. Harding, pastor of St. James Chapel, at Bryantown, preached for us, and he was in an excellent mood and preached the word with power, and at the three o'clock service Brother M. A. Jones, of the Fairfield Baptist Church, and Brother Bolden, of Foster's Chapel Baptist Church, preached with power, and the Holy Spirit was manifest in our midst; and at 7:30 our pastor preached a soul-stirring sermon. We realized in our rally \$53.83.

SUNSHINE HOME NOTES.

Sister J. P. Moore is at home again after a most pleasant and profitable trip to points in Alabama and Louisiana. She is much improved in health and quite active in her work for the good of humanity.

The meeting of the Christian Workers' Foreign Missionary Society was a very inspiring one. Miss Rosa McIntosh, who expects to begin work on the foreign field as soon as she is prepared, read a paper in which she set forth the degraded condition of womanhood in Africa and a strong appeal for the laborers.

Rev. McIntosh, who recently returned from a missionary tour, was present and gave a very impressive talk. He is earnest and enthusiastic in the work for Christ.

ANNOUNCEMENT.

Annie Mai Anthony, who was married to Mr. Stancill Rushing, of Cleveland, Miss., on April 7, in Franklin, Tenn., by the A. M. E. pastor, D. W. Binford, in the presence of Millie Church and Dotha House, left for Memphis, May 6, where she will join her husband and make her home for the present.

WONDERFUL INCREASE IN BANKING BUSINESS.

The Alabama Penny Savings & Loan Co., of Birmingham, Ala., increase Capital Stock to \$100,000.

The meeting called for the purpose of increasing the stock of the Alabama Penny Savings & Loan Co., took place March 5, 1909. It was voted to increase the Capital Stock to \$100,000.

The Board of Directors reported to the stockholders that a settlement had been made with them before the New Stock was to be sold. This settlement consisted of a \$12,500.00 distribution, accruing from Real Estate and a Surplus Fund to be given in the shape of New Stock, to the Old Stockholders, leaving \$3,000.00 as a Guarantee Fund. This is in addition to the 6 per cent Dividend declared at the regular annual meeting on January 22nd, 1909.

We want to place in the hands of the masses our New Stock. Dividends and distributions have been made to the old Stockholders, since the organization of the bank to an amount of over twice the original value of the Old Stock.

This fact in itself is sufficient to recommend our New Stock, for with increased Capital we will be able to realize greater profits.

BANK DIRECTORY.

There are thirty-seven Negro banks and institutions doing a banking business in the United States. They are owned and operated exclusively by Negroes and are scattered throughout the several states, principally in the South. The names, locations, and other information concerning some of them are given below.

ONE-CENT SAVINGS BANK.

Incorporated Under the Laws of Tennessee.
CAPITAL STOCK, \$25,000.00.
Does a regular banking business. Interest paid on all time deposits. Only institution of its kind in Tennessee.
R. H. BOYD, President.
J. W. BOSTICK, Vice-President.
J. C. NAPIER, Cashier.
C. N. LANGSTON, Teller.

411 Fourth Avenue, North,
NASHVILLE, TENNESSEE.

THE PEOPLE'S INVESTMENT AND BANKING COMPANY.

BIRMINGHAM, ALA.
Capital Stock, \$10,000.00.
Doing a regular banking business. Collections solicited. Depository for the Great Southern Industrial Home Insurance Company.
W. L. LAUDERDALE, President.
DR. R. D. MACKLIN, Vice President.
A. D. JORDAN, Cashier.
THOS. A. HARRIS, Teller and acting Cashier.

Union Savings Bank.

VICKSBURG, MISS.
Capital Stock, \$10,000.00.
Collections and Out-of-town Business Solicited.
H. E. CONNER, M. D., President.
J. Q. H. BOWMAN, First Vice President.
THOS. DILLON, Second Vice President.
T. G. EWING, JR., Cashier.
G. M. MCINTYRE, Assistant Cashier.

BANK OF MOUND BAYOU.

MOUND BAYOU, MISS.
CAPITAL STOCK, \$10,000.00.
JOHN W. FRANCIS, President.
W. T. MONTGOMERY, Vice President.
CHAS. BANKS, Cashier.
R. M. McCARTY, CHAS. BANKS.
J. W. FRANCIS, H. A. GODBOLD, S. M. MORGAN, W. T. MONTGOMERY, C. R. STRINGER, E. W. LAMPTON, B. H. CRESWELL.

SOLVENT SAVINGS BANK AND TRUST COMPANY.

MEMPHIS, TENN.
CAPITAL STOCK, \$25,000.00.
OFFICERS.
R. R. CHURCH, President.
M. L. CLAY, Vice President.
J. W. SANFORD, 2nd Vice President.
W. E. MOLLISON, 3rd Vice President.
J. T. SETTLE, Attorney.
ROBERT R. CHURCH, JR., Cashier.
329 Beale St., MEMPHIS, TENN.

ALABAMA PENNY SAVINGS BANK.

BIRMINGHAM, ALA.
CAPITAL STOCK, \$25,000.00.
V. R. PETTIFORD, President.
B. H. HUDSON, Cashier.
J. O. DIFFAY, Vice President.
P. F. CLARK, Assistant Cashier.
217 North Eighteenth Street.

People's Bank and Trust Co.

MUSKOGEE, OKLAHOMA.
Capital \$25,000
4 Per Cent Interest
On Time Deposits.
Deposits Guaranteed.
T. Escor, President. J. E. Johnson, Cashier.

We received deposits and subscriptions to New Stock by mail, and pay 4 per cent on Time Deposits. We own \$75,000.00 worth of Real Estate, on which we receive a nice rental. Our officers and force are bonded and money insured in the National Security Company, New York. The New Stock will be sold for \$5.00 per share until September 30th, 1909.

Directors.
W. R. Pettiford, President; P. F. Clarke, Assistant Cashier; Rev. D. P. Moore, Presiding Elder; J. H. Jones, Successful Merchant and Real Estate Owner; P. M. Edwards, Secretary U. B. F. of S. M. T., and Proprietor Washington Hotel; Simon Dinkins, Successful Merchant and Manager Greenwood Cemetery; J. C. Diffay, Vice President, Successful Real Estate Dealer, and Proprietor of Diffay's Barber Shop; R. B. Hudson,

St. Luke Penny Savings Bank

RICHMOND, VA.
CAPITAL STOCK, \$50,000.

New York and Foreign Drafts issued.

Bankers' Money Orders payable in any part of the U. S. for sale. Collections receive prompt attention.

3 Per Cent. Paid on Time Deposits.
MAGGIE L. WALKER, EMMETT C. BURKE
President. Cashier.

J. P. ROBINSON, President.
S. A. JORDAN, Vice-President.
C. B. KING, Cashier.

CAPITAL CITY SAVINGS BANK

LITTLE ROCK, ARK.
CAPITAL STOCK.....\$ 25,000.00
SURPLUS.....2,000.00
4 Per Cent Paid on Savings Accounts.
Real Estate, Life, Sick, Accident Insurance, etc.

Write us about our system of depositing by mail. We do for you all that a good bank can do.

W. A. ATAYAY, M. D., Pres. W. W. COX, Cashier.
W. H. COATS, Vice Pres. M. D. BARNETT, Ass't Cashier.

Delta Penny Savings Bank

INCORPORATED OCT. 1904.
CAPITAL.....\$ 50,000.00
RESOURCES OVER.....\$100,000.00
Does a General Banking Business. Makes Loans on Approved Security. Pays Interest on Deposits. Collects Rent. Pays Taxes. Handles Real Estate, Etc. Correspond with us. Your Business, however small, is solicited. We Pay Four per cent interest on Time Deposits.

INDIANOLA, MISSISSIPPI.

Savings Bank of the Grand Fountain, United Order of True Reformers.

Capital and Surplus \$ 185,000.00
Deposits 308,902.00
Loans and Discounts 444,732.00
Total business to date .. 18,028,800.00
Interest paid on deposits. "The Automatic Saving habit is an anchor of safety to every man." Deposits solicited.
W. L. TAYLOR, President.
R. T. HILL, Cashier.

THE PENNY SAVINGS BANK.

COLUMBUS, MISS.
CAPITAL STOCK, \$10,000.00.
Strict Attention Paid to Business.
Collections Solicited.
W. I. MITCHELL, President.
H. E. ROBERTS, Vice President.
J. M. COLEMAN, Cashier.
G. A. LITTLEJOHN, Assistant Cashier.
DIRECTORS—Dr. T. V. Jones, J. M. Shumpp, E. S. Evans, O. H. Campbell, E. S. Jones, W. W. Cox.

Lincoln Savings Bank,

VICKSBURG, MISSISSIPPI.
Authorized Capital, \$25,000.00.
First moneyed institution managed by colored men in Mississippi.
Constantly growing, constantly doing good.
Does a general banking business.
Stock for Sale, \$5.00 per Share.
W. E. MOLLISON, President.
B. F. LACEY, Vice President.
M. Z. MOLLISON, Cashier.

The People's Dime Saving Bank and Trust Association.

Staunton, Va.
CAPITAL STOCK, \$10,000.00.
SHARES \$5.00 EACH.
Collections and out-of-town business solicited. Interest paid on time deposits.
SAM'L LINDSAY, President.
C. R. POINTS, Vice President.
J. C. JACKSON, Cashier.
Wm. Asst Cashier.

Cashier: R. T. Jackson, Endowment Secretary of G. U. O. of O. F.; T. W. Walker, D. D., Pastor Shiloh Baptist Church and President Union Mutual Association.*



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THE BRIGHTEST LIGHT!
THE WHITEST LIGHT!
THE STRONGEST LIGHT!
THE CHEAPEST LIGHT!
THE CLEANEST LIGHT!

Six times brighter than electricity, gas or ordinary oil lamps.
BURNS COMMON KEROSENE.
SIMPLE, SAFE, CANNOT EXPLODE.
An All-Brass Lamp, Handsomely Made, For Homes, Stores, Schools, Halls and Churches.
CUTS LIGHTING BILLS IN HALF!

100-Candle Power, 8 hours for One Cent! Every User Amazed! Buy one or more for your own home. Sells instantly, fully guaranteed. Write today. Sold by

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